In re: Terry Lee Fridley Sarah Brooke Fridley Debtors Case No. 19-11423-aih Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0647-1 User: admin Page 1 of 2 Date Rcvd: Mar 19, 2019 Form ID: 309A Total Noticed: 32

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 21, 2019.
db/db
                   +Terry Lee Fridley,
                                              Sarah Brooke Fridley, 856 West Shore Blvd.,
                     Sheffield Lake, OH 44054-2218
                   American Education Services, PO Box 2461, Harrisburg, PA 17105-2461 +Attorney John Gresh, 2300 Litton Lane, Hebron, KY 41048-9132 +Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007 +Cadira Labs, 4785 Teion Street
25928297
                                                                                                       Linden, NJ 07036-1195
25928298
25928299
25928300
                   +Cadira Labs, 4785 Tejon Street, Suite 100, Denver, CO 80211-1242
+Capital One, 2365 Northside Dr., San Diego, CA 92108-2709
25928301
                                       2365 Northside Dr.,
25928303
                   +Cavitch, Familo & Durkin, 1300 East Ninth Street, Cleveland, OH 44114-:
+City of Sheffield Lake, 609 Harris Road, Sheffield Lake, OH 44054-1498
+Discover, 2300 Litton Lane, Suite 200, Hebron, KY 41048-9132
25928305
                                                                                         Cleveland, OH 44114-1501
25928308
25928310
                   +Lorain Municipal Court, 200 West Erie Avenue, Lorain, OH 44052-1606
+MRS BPO LLC, 1930 Olney Ave,, Cherry Hill, NJ 08003-2016
+Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
25928311
25928312
25928313
                  ++REGIONAL INCOME TAX AGENCY, PO BOX 470537, ATTENTION LEGAL DEPARTMENT, BROADVIEW HEIGHTS OH 44147-0537
25928317
                   (address filed with court: RITA, 10107 Brecksville Road, +RITA, P.O. Box 470537, Broadview Heights, OH 44147-0537
                                                                                                  Brecksville, OH 44141)
25928316
                   +The Bureaus Inc., 1717 Central Street, Evanston, IL 60201-1507
+Toyota Financial, P.O. Box 5866, Carol Stream, IL 60197-5866
25928321
25928322
                                                4839 North Elston Ave,
                                                                                 Chicago, IL 60630-2534
25928323
                   +Van Ru Credit Corp.,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/Text: docket@ohbksource.com Mar 19 2019 22:43:49
                                                                                                 William J. Balena,
aty
                   30400 Detroit Road, Suite 106, Westlake, OH 44145 +EDI: FKBCONIGLIO Mar 20 2019 02:28:00 Kari B. Conig
                                                                          Kari B. Coniglio,
                                                                                                    200 Public Square Suite 1400,
tr
                     Cleveland, OH 44114-2327
ust
                   +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Mar 19 2019 22:44:56
                                                                                                           Cynthia J. Thayer,
                                                         US Department of Justice,
                   +EDI: RMSC.COM Mar 20 2019 02:28:00
25928304
                   +EDI: CHASE.COM Mar 20 2019 02:28:00

+EDI: CHASE.COM Mar 20 2019 02:28:00

+EDI: CITICORP.COM Mar 20 2019 02:28:00

Sioux Falls, SD 57104-0493
25928306
25928307
                   +EDI: CRFRSTNA.COM Mar 20 2019 02:28:00
25928309
                                                                            Credit First, P.O. Box 81315,
                     Cleveland, OH 44181-0315
25928314
                    EDI: NAVIENTFKASMSERV.COM Mar 20 2019 02:28:00 Navient, P.O. Box 9635,
                      Wilkes-Barre, PA 18773-9635
25928315
                   +E-mail/Text: electronicbkydocs@nelnet.net Mar 19 2019 22:46:02
                                                                                                        Nelnet, P.O. Box 82561,
                     Lincoln, NE 68501-2561
25930573
                   +EDI: PRA.COM Mar 20 2019 02:28:00
                                                                    PRA Receivables Management, LLC, PO Box 41021,
                   Norfolk, VA 23541-1021
+EDI: DRIV.COM Mar 20 2019 02:28:00
25928318
                                                                                       P.O. Box 560284, Dallas, TX 75356-0284
                                                                     Santander,
                   +E-mail/Text: bankruptcy@bbandt.com Mar 19 2019 22:45:30 P.O. Box 1704, Clemmons, NC 27012-1704
                                                                                                 Sheffield Financial,
25928319
                    EDI: RMSC.COM Mar 20 2019 02:28:00
25928320
                                                                      Synchrony Bank, P.O. Box 960061,
                     Orlando, FL 32896-0061
                   +E-mail/Text: BKRMailOps@weltman.com Mar 19 2019 22:46:10
25928324
                                                                                                Weltman Weinberg & Reis Company,
                      323 West Lakeside Avenue, East, Cleveland, OH 44113-1009
                                                                                                                      TOTAL: 14
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr*
                   +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
+Cadira Labs, 4785 Tejon Street, Suite 100, Denver, CO 80211-1242
25928302*
                                                                                                                      TOTALS: 0, * 2, ## 0
```

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0647-1 User: admin Page 2 of 2 Date Rcvd: Mar 19, 2019 Form ID: 309A Total Noticed: 32

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2019 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

Kari B. Coniglio kbconiglio@vorys.com,
mdwalkuski@vorys.com;jnorth@vorys.com;kbc@trustesolutions.net
William J. Balena on behalf of Debtor Sarah Brooke Fridley docket@ohbksource.com,
debra@ohbksource.com
William J. Balena on behalf of Debtor Terry Lee Fridley docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 3

Information	ormation to identify the case:				
Debtor 1	Terry Lee Fridley	Social Security number or ITIN xxx-xx-7588			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	Sarah Brooke Fridley	Social Security number or ITIN xxx-xx-3454			
	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Northern District of Ohio		Date case filed for chapter 7 3/15/19			
Case number:	19–11423–aih				

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Terry Lee Fridley	Sarah Brooke Fridley
2.	All other names used in the last 8 years		fka Sarah Jones, fka Sarah Warren
3.	Address	856 West Shore Blvd. Sheffield Lake, OH 44054	856 West Shore Blvd. Sheffield Lake, OH 44054
4.	<b>Debtor's attorney</b> Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365–2000 Email: docket@ohbksource.com
5.	Bankruptcy trustee Name and address	Kari B. Coniglio 200 Public Square Suite 1400 Cleveland, OH 44114	Contact phone (216) 479–6167 Email: kbconiglio@vorys.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>.

United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114–1235 Hours open 9:00 AM - 4:00 PM

Contact phone 216-615-4300

Date: 3/19/19

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## April 15, 2019 at 03:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

\*\*\* Valid photo identification required \*\*\*
\*\*\* Proof of Social Security Number required \*\*\*

### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

# File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

# Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Filing deadline: 6/14/19

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 2